

IN LINEWITH
THE
TIMES

No opportunity is overlooked for the improvement of UNION MUTUAL Policies. They are kept

**Thoroughly Modern in Privileges,
Genuinely Protective in Results.**

Extended Insurance without Deductions.
Incontestability without Restrictions.
Both Policyholders and Agents Fairly Treated
Always

UNION MUTUAL

LIFE INSURANCE CO.

Incorporated 1848. PORTLAND, Maine

FRED E. RICHARDS, President.
ARTHUR L. BATES, Vice-President.
Address HENRY E. MORIN, Chief Agent for
Canada, 151 St. James St., Montreal, Can.

Good Territory Ready for Good Agents.

Manchester Fire Assurance Co.

ESTABLISHED 1894.

Assets over . . . \$13,000,000

Head Office—MANCHESTER, ENG.

WILLIAM LEWIS, Manager and Secretary.

Canadian Branch Head Office—TORONTO.

JAS. BOOMER, Manager.

City Agents—GEO. JAFFRAY,

J. M. BRIGGS.

JOSEPH LAWSON.

The Dominion Life Assurance Co.

Head Office, Waterloo, Ont.

Established 1889

The year 1899 was the best the Dominion ever had.
It Gained in the Year:

In amount assured, 23.13 per cent.

In cash premium income, 27.64 per cent.

In interest receipts, 31.43 per cent.

In assets, 19.59 per cent.

Its interest receipts have more than paid all death losses from the beginning.

Separate branches for abstainers and women.

Amount in Force Jan'y 1st, 1907, \$3,646,836.

JAMES INNES, ex-M.P., CHR. KUMPF, Esq.,
President. Vice-President

THOMAS HILLIARD, Managing Director.

J. F. MARTIN, Supt. of Agencies.

The Queen City Fire Ins'ce Co.

Established 1871

HUGH SCOTT, PRESIDENT.

THOS. WALMSLEY, VICE-PRES. AND SEC'Y.

Has surplus assets alone to the amount at risk of 4.08
per cent. A larger ratio than any other Stock Fire
Insurance Company in the Dominion.
This Company never been in a Court of Law.

HEAD OFFICE:

32 Church Street, Toronto.

The Hand-in-Hand Insurance Co.

Founded 1873.

FIRE AND PLATE GLASS

L. W. SMITH, Q.C., D.C.L., - PRESIDENT

Lowest rates consistent with giving absolute security
to Policy-Holders only exacted.

In the Shareholders' list are to be found the following
prominent names:—A. W. Austin, Director Dominion
Bank; A. H. Campbell, President British Canadian L.
& I. Co.; Jno. D. Chipman, Vice-President, St.
Stephens Bank, N.B.; L. Coffee & Co.; Wm. Davies,
Wm. Davies Co., Limited; Estate B. Homer Dixon;
Estate Wm. Elliot; Estate Sir C. S. Gzowski; Lord
Strathcona and Mount Royal; Estate Sir D. L. Mac-
pherson; Hon. Justice Maclellan; Professor Goldwin
Smith; L. W. Smith, Q.C., D.C.L.; W. H. Smith,
Manager Ontario Bank.

Head Office: Queen City Chambers, - Toronto.

SCOTT & WALMSLEY.

Underwriters.

months' terms. Turpentine, one barrel, 61c.; two to four barrels, 60c., net 30 days. Olive oil, machinery, 90c.; Cod oil, 35 to 36c. per gal.; steam refined seal, 47½ to 50c. per gallon; Castor oil, 9 to 9½c., in quantity; tins, 10 to 10½c.; machinery castor oil, 8½ to 9c.; Leads, (chemically pure and first-class brands only), \$6.50; No. 1, \$6.12½; No. 2, \$5.75; No. 3, \$5.37½; No. 4, \$5; dry white lead, 5½ to 6c. for pure; No. 1, ditto, 5c.; genuine red, ditto, 5c.; No. 1, red lead, 4½ to 4¾c.; Putty, in bulk, bbls., \$1.95; kegs, \$1.90; bladder putty, in bbls., \$1.90; smaller quantities, \$2.25; 25-lb. tins, \$2.35; 12½-lb. tins, \$2.40. London washed whitening, 45c.; Paris white, 75 to 80c.; Venetian red, \$1.50 to \$1.75; yellow ochre, \$1.25 to \$1.50; spruce ochre, \$1.75 to \$2; Window glass, \$2 per 50 feet for first break; \$2.10 for second break.

WOOL.—The October series of wool sales opened in London on the 9th, and showed a decline of about 10 per cent., but the bidding since has shown some little improvement in the tone of the market. Canadian mill men are reported as very moderate buyers just now. We quote: Capes, 14 to 16½c., some little business being reported at the latter figure; Natals, 19c.; Australian nominal at about 20c.; B.A. scoured, 32½ to 37½c. There will be an auction sale next week of some 300 to 400 bales of damaged Cape wool, being part of a cargo lately arrived at Boston for this market.

NORWEGIAN INDUSTRIAL ENTERPRISE.

The industrial activity in Norway is very great, says a British consular report. Forty-one share companies, representing a total capital of £482,637, were registered in Christiania in the past year. The leading companies were the Norwegian Calcium Carbide factory, the Petroleum and Machine-oil refinery, three tobacco factories, the Norwegian belt or band factory, and many others embracing manufacturing, mining and other works. In Arendal a German company has invested £50,000 for electrical and other developments, and in Sarpsborg several new undertakings have been started, among them a calcium carbide factory and mechanical works. At Kragero a new feldspar mill is working and a calcium carbide factory; and other factories intended to be worked by electrical power driven by water power are contemplated. In the district of Molde, again, five new dairies started, the produce of which, amounting to about 197 tons, was exported to Great Britain. In Moss, a new glass factory, chiefly for the manufacture of lamp glasses, tumblers and finer glasses, commenced work last year. The manufacture of calcium carbide is becoming an important industry, and several new factories for other purposes, said to be well financed, have been established; at Stavanger, the Stavanger Preserving Company has erected new and enlarged works, and a new meat preserving factory, a brewery, a butter and other factories, have started, while some old establishments have built new and enlarged works. The waterfalls of Norway afford valuable aid to many branches of industry, and several towns have acquired waterfalls for the purpose of utilizing them for

LIVERPOOL PRICES

Liverpool, Oct. 11, 1900 p.m.

	s.	d.
Wheat, Spring	6	6 1/2
Red Winter	6	6 1/2
No. 1 Cal	6	7
Corn new	4	5 1/2
" old	4	5
Peas	5	10 1/2
Lard	39	0
Pork	37	3
Bacon, heavy	45	0
Bacon, light	46	6
Tallow	28	0
Cheese, new white	63	6
Cheese new colored	53	6

The Mutual Life Insurance Com'y of New York

RICHARD A. McCURDY, President

**"THE GREATEST OF
ALL THE COMPANIES"**

ASSETS:

\$301,844,537.52INSURANCE AND ANNUITIES
IN FORCE:**\$1,052,665,211**

The Mutual Life Insurance Company issues every form of policy at the lowest rates commensurate with safety.

THOMAS MERRITT,
MANAGER.31, 32, 33 Bank of Commerce Bldg.,
Toronto, Ontario.**WATERLOO MUTUAL FIRE INS. CO.**

ESTABLISHED IN 1868.

HEAD OFFICE. WATERLOO, ONT.

Total Assets 31st Dec., 1899 \$349,734 71

Policies in Force in Western Ontario over 12 000 00

GEORGE RANDALL,
President.JOHN SHUH,
Vice-PresidentFRANK HAIGHT,
Manager.JOHN KILLER
Inspector

62nd YEAR

THE "GORE"

FIRE INSURANCE CO.

Head Office, GALT, ONT.

Total Losses Paid \$1,932,419 89

Total Assets 407,933 07

Cash and Cash Assets 230,260 27

Both Cash and Mutual Plans

PRESIDENT, HON. JAMES YOUNG

VICE-PRESIDENT, - A. WARNOCK, Esq.

Manager, R. A. STRONG, Galt.

The Great-West Life Assurance Co.

The most progressive company
in Canada, with its Head
Office in the most progressive
city in Canada—Winnipeg.

**Has an Income of over
\$1,000 per day.**

THE GREAT-WEST LIFE ASSURANCE CO.
with its Head Office in Winnipeg, has not found
necessary to increase its premium rates on account of
diminished interest earnings.
Insurance in Force \$10,262,559 00
Applications Received in 1899. 3,310,750 00